		Case 19-20200 DOC 1	1 11eu 1 1/13/1	9 1 agc 1 01 44	Pr.
Fi	II in this information to ident	ify your case:			
Ur	nited States Bankruptcy Court	for the			
	STRICT OF MARYLAND	ior tric.		1000	
		, , , , , , , , , , , , , , , , , , , 	Chanter you are filin		. 24 2
Cè	ase number (if known)		Chapter you are filing Chapter 7	g under:	
	100	B 0 62	☐ Chapter 11		
	19.71	576	☐ Chapter 12		
	17.6	5243	☐ Chapter 13		Check if this is an amended filing
_			4)100		
0	fficial Form 101		H UC	13479	ð
V	oluntary Petiti	on for Individuals F	iling for Ba	nkruptcy	12/17
eve		s possible. If two married people are fi separate sheet to this form. On the to		ges, write your name and	case number (if known). Answer
i		About Debtor 1:		About Debtor 2 (Spouse	Only in a Joint Case):
1.	Your full name				
	Write the name that is on	Troy		· · · · · · · · · · · · · · · · · · ·	
	your government-issued picture identification (for	First name		First name	
	example, your driver's license or passport).	Maurice Middle name	· · · · · · · · · · · · · · · · · · ·	Middle nome	
	Bring your picture			Middle name	
	identification to your	Thompson Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr.,	Jr. 11. 110)
	meeting with the trustee.			Last name and same (or.,	VI., II, III)
2.	All other names you have		, Chap		
	used in the last 8 years				
	Include your married or maiden names.				
3.	Only the last 4 digits of				
3.	Only the last 4 digits of your Social Security				
3.	your Social Security number or federal Individual Taxpayer	xxx-xx-1507			
3.	your Social Security number or federal				

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Debtor 1 Troy Maurice Thompson				Case number (if known)			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case);			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.		☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)		Business name(s)			
		EINs		EINs			
	1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-			<u> </u>			
5.	Where you live			If Debtor 2 lives at a different address:			
		1912 Woodbourne Ave Baltimore, MD 21239					
		Number, Street, City, State & ZIP Code		Number, Street, City, State & ZIP Code			
		Baltimore City					
		County		County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code		Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing	Check one:		Check one:			
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		I have another reason. Explain. (See 28 U.S.C. § 1408.)		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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				Case number (if known)		
Part	2: Tell the Court About	Your Bankruptcy 0	ase			
	The chapter of the Bankruptcy Code you are	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.				
	choosing to file under	Chapter 7				
		☐ Chapter 11				
		☐ Chapter 12				
		☐ Chapter 13				
8.	How you will pay the fee	about how y order. If you a pre-printed	ou may pay. Typicall r attorney is submittir d address.	y, if you are paying the fee yo ng your payment on your beh	ck with the clerk's office in your local court for more details ourself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with on, sign and attach the Application for Individuals to Pay	
		The Filing F I request th but is not re applies to yo	ee in Installments (Of at my fee be waived quired to, waive your our family size and yo	ficial Form 103A). I (You may request this optio fee, and may do so only if yo u are unable to pay the fee ii	n only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line that in installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.	
	Have you filed for bankruptcy within the	■ No.				
	last 8 years?	☐ Yes.				
		District		When	Case number	
		District		When	Case number	
		District		When	Case number	
	Are any bankruptcy cases pending or being	■ No	7.0			
1 1 3	cases bending of being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.				
		Debtor			Relationship to you	
		District		When	Case number, if known	
		Debtor			Relationship to you	
		District		When	Case number, if known	
	Do you rent your	□ No. Go to	line 12.		4.	
ı	residence?	■ Yes. Has ye	our landlord obtained	an eviction judgment agains	t you?	
		•	No. Go to line 12.			
			Yes. Fill out <i>Initial</i> S bankruptcy petition.	tatement About an Eviction J	ludgment Against You (Form 101A) and file it with this	

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	110y Maurice 1110	inpaon		Case Hulliber (if known)			
Par	t 3: Report About Any Bu	usinesses	You Own as a Sole Propri	etor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.				
		☐ Yes.	Name and location of bu	siness			
	A sole proprietorship is a						
-	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, Sta	ate & ZIP Code			
	it to this petition.		Check the appropriate be	ox to describe your business:			
			☐ Health Care Bus	iness (as defined in 11 U.S.C. § 101(27A))			
			☐ Single Asset Rea	Il Estate (as defined in 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))			
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))			
			☐ None of the above	re			
Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you			court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure				
	For a definition of small	■ No.	I am not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	t 4: Report if You Own or	Have An	Hazardous Property or Ar	y Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is	■ No.					
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?				
				Number, Street, City, State & Zip Code			
	·····						

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Debtor 1 Troy Maurice Thompson

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether vou have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person. by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Den	tor 1 Troy Maurice Tho	mpson		Case	number (if known)
Par	t 6: Answer These Quest	ions for R	eporting Purposes		
	What kind of debts do you have?	16a.		consumer debts? Consumer debts a ersonal, family, or household purpose."	re defined in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		business debts? Business debts are nvestment or through the operation of the	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts yo	u owe that are not consumer debts or b	ousiness debts
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chap	oter 7. Go to line 18.	
-	Do you estimate that after any exempt property is excluded and	■ Yes.	are paid that funds will be	Do you estimate that after any exemple available to distribute to unsecured creater	pt property is excluded and administrative expenses editors?
	administrative expenses are paid that funds will		■ No		
	be available for distribution to unsecured creditors?		☐ Yes		
18.	How many Creditors do	■ 1-49		1,000-5,000	□ 25,001-50,000
	you estimate that you owe?	□ 50-99	•	<u> </u>	<u> </u>
	owe.	□ 100-1 □ 200-9	= =	10,001-25,000	☐ More than100,000
19.	How much do you ■ \$0 -		50.000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your assets to be worth?	□ \$50,001 - \$100,000		□ \$10,000,001 - \$50 million	
			001 - \$500,000 001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 millio	
20.	How much do you estimate your liabilities	\$0 - \$	50,000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
	to be?		01 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 million	
Par	t7: Sign Below				
For	you	I have ex	amined this petition, and I	declare under penalty of perjury that the	e information provided is true and correct.
					ligible, under Chapter 7, 11,12, or 13 of title 11, and I choose to proceed under Chapter 7.
				id not pay or agree to pay someone what the notice required by 11 U.S.C. § 342	o is not an attorney to help me fill out this ?(b).
		I request	relief in accordance with th	ne chapter of title 11, United States Cod	le, specified in this petition.
			cy case can result in fines o		oney or property by fraud in connection with a to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
			aurice Thompson e of Debtor 1	Signature of	Debtor 2
		Executed	MM / DD / YYYY	19 Executed on	MM / DD / YYYY

	Case 19-25253 Doc 1	Filed 11/15/19	Page	e / of 44	
Debtor 1 Troy Maurice Tho	ompson		Case number (if known)		
For your attorney, if you are represented by one	under Chapter 7, 11, 12, or 13 of title 11, L	Inited States Code, and	have exp	formed the debtor(s) about eligibility to proceed plained the relief available under each chapter	
If you are not represented by an attorney, you do not need to file this page.	for which the person is eligible. I also certify that I have delivered and, in a case in which § 707(b)(4)(D) applies, certify that I have n schedules filed with the petition is incorrect.				
		Da	ate	November 12, 2019	
	Signature of Attorney for Debtor		=	MM / DD / YYYÝ	
	Printed name	, ,			
	Firm name	ΓΛ,			
	Number, Street, City, State & ZIP Code				

Bar number & State

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Debtor 1 Troy Maurice Thompson

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

		,	ny state exemption law	rocedure, and the local rules of the court in which your case is stat apply.
Are you □ No ■ Yes		t filing for bankrupto	cy is a serious action w	ith long-term financial and legal consequences?
		t bankruptcy fraud i mprisoned?	s a serious crime and t	hat if your bankruptcy forms are inaccurate or incomplete, you
Yes	;			
Did you	u pay or ag	ree to pay someone	who is not an attorney	to help you fill out your bankruptcy forms?
Yes	, N	ame of Person A	ndrea Scott	
	Α	ttach <i>Bankruptcy Pe</i>	etition Preparer's Notic	e, Declaration, and Signature (Official Form 119).
this not	tice, and I a	m aware that filing a e the case.	understand the risks in a bankruptcy case with	volved in filing without an attorney. I have read and understood out an attorney may cause me to lose my rights or property if I d
	Maurice T ure of Debte	hompson or 1		Signature of Debtor 2
Date	Novembe	er 12, 2019		Date
	MM / DD /	YYYY		MM / DD / YYYY
	t phone			Contact phone
Cell ph	_	410-831-5931		Cell phone
Email a	address			Email address

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Fill in	this infor	mation to identify your	case:				
Debto		Troy Maurice Tho					
Debic	,, ,	First Name	Middle Name	Last Name			
Debto (Spous	or 2 e if, filing)	First Name	Middle Name	Last Name			
Unite	d States Ba	ankruptcy Court for the:	DISTRICT OF MARYLAND		- 4878 ANG 16	e ,	
					**************************************	74. .	
Case (if know	number /n)						f this is an
						amende	a illing
-		4000				" ?	
		orm 106Sum	and Liabilitian and	Cartain Stat	tistical Information	1.	2/15
Po oo	complete	and accurate as nossil	and Liabilities and	filing together, b	oth are equally responsible f	or supplying	correct
inforn	nation Fill	out all of your schedul	es first; then complete the ir new S <i>ummary</i> and check the	nformation on this	s form. If you are filing amend	led schedule	es after you file
Part '	Sumr	narize Your Assets					
						Your as	
						value 01	what you own
1.	Schedule . 1a. Copy li	A/B: Property (Official F ne 55, Total real estate, t	orm 106A/B) from Schedule A/B			\$	0.00
			perty, from Schedule A/B			\$	250.00
	1c. Copy li	ne 63, Total of all proper	ty on Schedule A/B			\$	250.00
Part 2	2 Sumr	marize Your Liabilities					
T GITC	Julia		-			Your lia	
						Amount	you owe
2.	Schedule I 2a. Copy tl	D: Creditors Who Have C he total you listed in Colu	Claims Secured by Property (Of Imn A, Amount of claim, at the	fficial Form 106D) bottom of the last p	page of Part 1 of Schedule D	\$	0.00
3.	Schedule I	E/F: Creditors Who Have the total claims from Part	Unsecured Claims (Official Fo	orm 106E/F) from line 6e of Scho	edule E/F	\$	0.00
					Schedule E/F	\$	16,741.15
					Your total liabilities	\$	16,741.15
						L	
Part	3: Sumi	marize Your Income an	d Expenses				
4.	Schedule Copy your	l: Your Income (Official F combined monthly incor	orm 106I) ne from line 12 of <i>Schedule I</i>			\$	2,205.15
5	Schedule .	J: Your Expenses (Officia	al Form 106J)			•	2,418.00
•	Copy your	monthly expenses from	line 22c of Schedule J			\$	2,410.00
Part	4: Ansv	ver These Questions fo	r Administrative and Statistic	cal Records	· · · · · · · · · · · · · · · · · · ·		
6.	Are you fi ☐ No. Y	ling for bankruptcy und ou have nothing to repo	der Chapters 7, 11, or 13? It on this part of the form. Chec	ck this box and sub	mit this form to the court with y	our other sch	edules.
_	■ Yes						
7.		d of debt do you have?					
	■ Your hous	debts are primarily con ehold purpose." 11 U.S.C	nsumer debts. Consumer deb C. § 101(8). Fill out lines 8-9g f	ts are those "incurror statistical purpos	red by an individual primarily fo ses. 28 U.S.C. § 159.	r a personal,	family, or
	☐ Your	debts are not primarily	r consumer debts. You have dules.	nothing to report or	n this part of the form. Check th	is box and su	ubmit this form to
		J J					1 06 2

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

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Debtor 1 Troy Maurice Thompson Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,229.01

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 19-25253 Doc 1 Filed 11/15/19 Page 11 of 4 Fill in this information to identify your case and this filing: Debtor 1 **Troy Maurice Thompson** First Name Middle Name Last Name Debtor 2 (Spouse, if filing) Middle Name First Name Last Name United States Bankruptcy Court for the: DISTRICT OF MARYLAND Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... \$50.00 Variouis Furniture 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No

Official Form 106A/B

Schedule A/B: Property

Case 19-25253 Doc 1 Filed 11/15/19 Page 12 of 44 Case number (if known) Debtor 1 **Troy Maurice Thompson** Yes, Describe..... **Various Electronics** \$50.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe.... \$150.00 **Various Clothing** 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$250.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes.

 Deposits of money Examples: Checking

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

□ No
■ Yes.....

Institution name:

page 2

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Debtor 1 Troy Maurice Thompson		Case number (if known)				
			17.1.	Checking and Savings	MECU	\$0.00
_E:	хатр	, mutual funds, c bles: Bond funds,	or public investm	cly traded stocks ent accounts with broke	erage firms, money market accounts	
■ (Institution or issuer na	nme:	
jo _	oint v	iblicly traded sto enture	ock and	interests in incorpor	ated and unincorporated businesses, inc	cluding an interest in an LLC, partnership, and
■ (Give specific info		about them me of entity:		f ownership:
N	legoti lon-ne	able instruments	include	personal checks, cashi	able and non-negotiable instruments iers' checks, promissory notes, and money of sfer to someone by signing or delivering the	orders. m.
ο,	Yes.	Give specific info		about them uer name:		
_E:	xamp	nent or pension oles: Interests in Il			3(b), thrift savings accounts, or other pension	on or profit-sharing plans
		List each account	•	tely. of account:	Institution name:	
Ye E	our s		deposi	ts you have made so th	hat you may continue service or use from a ublic utilities (electric, gas, water), telecomm	
■ (Institution name or individual:	
23. A r	nnuiti	ies (A contract fo	r a perio	dic payment of money	to you, either for life or for a number of year	rs)
□ '		lss	uer nan	ne and description.		
26	U.S.	s in an educatio C. §§ 530(b)(1), 5	n I RA, i 29A(b),	n an account in a qua and 529(b)(1).	alified ABLE program, or under a qualifie	d state tuition program.
		Ins	stitution	name and description.	Separately file the records of any interests.	11 U.S.C. § 521(c):
	No				er than anything listed in line 1), and rig	hts or powers exercisable for your benefit
		Give specific info				
	xamp				other intellectual property s from royalties and licensing agreements	
	Yes.	Give specific info	rmation	about them		
27. Lie <i>E:</i> ■ I	xamp	es, franchises, a bles: Building perr	nd othe nits, exc	er general intangibles clusive licenses, coope	rative association holdings, liquor licenses,	professional licenses
	Yes.	Give specific info	rmation	about them		
Mone	y or	property owed to	o you?			Current value of the portion you own? Do not deduct secured

Official Form 106A/B

Schedule A/B: Property

claims or exemptions.

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D	ebtor 1	Troy Maurice Thompson		Case number (if known)	
28	. Tax re	funds owed to you			
	■ No	0: 15:1			
	⊔ Yes.	. Give specific information about tr	nem, including whether you alrea	dy filed the returns and the tax years	
20	Eamil	y support			
29			ny, spousal support, child suppor	t, maintenance, divorce settlement, property	y settlement
	■ No				
	☐ Yes.	Give specific information			
20	Other	amounts someone owes you			
30.	Exam	ples: Unpaid wages, disability insu	rance payments, disability bene	fits, sick pay, vacation pay, workers' compe	ensation, Social Security
	_	benefits; unpaid loans you n	nade to someone else		•
	■ No □ Yes	Give specific information			
24		•			
31.	Exam	sts in insurance policies ples: Health, disability, or life insul	ance; health savings account (H	SA); credit, homeowner's, or renter's insura	nce
	■ No				
	☐ Yes.	Name the insurance company of Company is		Beneficiary:	Currondon or refund
		Company	idino.	beneficiary.	Surrender or refund value:
32.	Any in	terest in property that is due yo	u from someone who has died		
	If you some	are the beneficiary of a living trust one has died.	, expect proceeds from a life insi	urance policy, or are currently entitled to rec	eive property because
	■ No				
	☐ Yes.	Give specific information			
33.	Exam _i	s against third parties, whether of ples: Accidents, employment dispo	or not you have filed a lawsuit utes, insurance claims, or rights t	or made a demand for payment	
	■ No		,,, g		
	☐ Yes.	Describe each claim			
34.	Other	contingent and unliquidated cla	ims of every nature, including	counterclaims of the debtor and rights to	set off claims
	■ No				
	⊔ Yes.	Describe each claim			
35.	_ •	nancial assets you did not alread	dy list		
	■ No	Give specific information			
	L 163.	Give specific information			
36	. Add 1	the dollar value of all of your en	tries from Part 4, including any	entries for pages you have attached	***
	tor Pa	art 4. Write that number here			\$0.00
Pa	rt 5: De	scribe Any Business-Related Prope	ty You Own or Have an Interest In.	List any real estate in Part 1.	
37	Do you e	own or have any legal or equitable in	sterest in any husiness-related pro	north/2	
_	_	to Part 6.	norest in any basiness-related pro-	perty:	
	∃Yes. €	Go to line 38.			
Pai	rt 6: De	scribe Any Farm- and Commercial F	ishing-Related Property You Own o	or Have an Interest In.	
	If y	ou own or have an interest in farmland	list it in Part 1.		- 40
46.	Do you	own or have any legal or equit	able interest in any farm- or co	mmercial fishing-related property?	
	■ No.	Go to Part 7.			
	☐ Yes	. Go to line 47.			
		I 			•
Par	t 7:	Describe All Property You Own or	Have an Interest in That You Did N	ot List Above	

Official Form 106A/B

Schedule A/B: Property

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Deb	tor 1 Troy Maurice Thompson		Case number (if known)	
	Oo you have other property of any kind you did not already list Examples: Season tickets, country club membership No	17		
L	Yes. Give specific information		_	
54 .	Add the dollar value of all of your entries from Part 7. Write the	nat number here		\$0.00
Part	8: List the Totals of Each Part of this Form		L	d
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$0.00		
5 7.	Part 3: Total personal and household items, line 15	\$250.00		
58.	Part 4: Total financial assets, line 36	\$0.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$250.00	Copy personal property to	tal \$250.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$250.00

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Fill in	this informa	tion to identify your	case:			
Debto	r 1	Troy Maurice The				
Debto	r 2	First Name	Middle Name	L	_ast Name	
	e if, filing)	First Name	Middle Name	L	ast Name	
United	i States Bank	ruptcy Court for the:	DISTRICT OF MARYLAND		10.0 mg - 10.0 m	
Case I	number					☐ Check if this is an amended filing
Offic	cial Form	n 106C				
			operty You Cla	aim	as Exempt	4/19
the propeded	perty you liste	ed on <i>Schedule A/B: I</i> attach to this page as	Property (Official Form 106A/B)) as yo	our source, list the property that you	or supplying correct information. Using a claim as exempt. If more space is additional pages, write your name and
specificany appropriate any appropriate funds— exemple appropriate and approp	c dollar amo plicable stat –may be unl tion to a par	unt as exempt. Alter utory limit. Some ex imited in dollar amo	natively, you may claim the femptions—such as those for unt. However, if you claim ar	full fa r heal n exen	ir market value of the property be th aids, rights to receive certain I nption of 100% of fair market valu	One way of doing so is to state a eing exempted up to the amount of benefits, and tax-exempt retirement ue under a law that limits the at, your exemption would be limited
Part 1	Identify	the Property You Cla	im as Exempt			
1. W i	hich set of e	xemptions are you c	laiming? Check one only, eve	n if yo	our spouse is filing with you.	
_			nonbankruptcy exemptions.			
			ns. 11 U.S.C. § 522(b)(2)	0.0	5.0. 3 022(0)(0)	
			•	omnt	fill in the information below.	
Bri	ef description	of the property and lin it lists this property		Am	ount of the exemption you claim	Specific laws that allow exemption
Va	riouis Furr	niture	\$50.00		\$50.00	Md. Code Ann., Cts. & Jud.
Lin	ne from Sched	dule A/B: 6.1	ψου.σο		100% of fair market value, up to any applicable statutory limit	Proc. § 11-504(b)(4)
-	rious Elect		\$50.00		\$50.00	Md. Code Ann., Cts. & Jud.
Lin	e from Sched	dule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	Proc. § 11-504(b)(4)
	rious Cloth	ning dule A/B: 11.1	\$150.00		\$150.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
LIII	ie iioiii <i>Gen</i> ec	idio AVD. 11.1			100% of fair market value, up to any applicable statutory limit	F10C. 9 11-304(D)(4)
		I Savings: MECU	\$0.00		\$0.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)
					100% of fair market value, up to any applicable statutory limit	1100.3 11 004(0)(0)
3. Are (Su	ubject to adju No Yes. Did yo □ No	stment on 4/01/22 and		ises fil	led on or after the date of adjustme	·
	☐ Yes					

Official Form 106C

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Debtor 1 Troy M	aurice T	Γhom	psor
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Case number (if known)

Official Form 106C

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Fill in this infor	mation to identify your	case:		
Debtor 1	Troy Maurice The	ompson	-	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF MARYLA	ND	
Case number	4			☐ Check if this is an
				amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

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Fill in this inf			
I m m uns mi	ormation to identify your	case:	
Debtor 1	Troy Maurice The	omnson	
	First Name	Middle Name Last Name	
Debtor 2			
(Spouse if, filing)	First Name	Middle Name Last Name	
United States	Bankruptcy Court for the:	DISTRICT OF MARYLAND	
Case number			
(if known)			☐ Check if this is an
			amended filing
Official Fo	rm 106E/F		
		Vho Have Unsecured Claims	40/45
		se Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORIT	12/15
Schedule D: Gre left. Attach the C name and case :	ditors Who Have Claims Sec	pired Leases (Official Form 106G). Do not include any creditors with partially secured of cured by Property. If more space is needed, copy the Part you need, fill it out, number to ge. If you have no information to report in a Part, do not file that Part. On the top of any insecured Claims	he entries in the hoves on the
	ditors have priority unsecure		12.20 ##
■ No. Go t			
☐ Yes.	J 1 411 2.		
— 163.			
Part 2: List	All of Your NONPRIORIT	TY Unsecured Claims	
3. Do any cred	ditors have nonpriority unsec	cured claims against you?	
	have nothing to report in this p		
□ No. You	have nothing to report in this p	part. Submit this form to the court with your other schedules.	
	have nothing to report in this p		
☐ No. You ☐ Yes. 4. List all of your unsecured of	our nonpriority unsecured cl		dy included in Part 1. If more ut the Continuation Page of
☐ No. You ☐ Yes. 4. List all of younsecured of than one cree Part 2.	our nonpriority unsecured cl laim, list the creditor separatel ditor holds a particular claim, li	part. Submit this form to the court with your other schedules. It is a creditor to the creditor who holds each claim. If a creditor has mo y for each claim. For each claim listed, identify what type of claim it is. Do not list claims alreatist the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill or	dy included in Part 1. If more
☐ No. You ☐ Yes. 4. List all of younsecured of than one cree Part 2. 4.1 Bank	our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, li	part. Submit this form to the court with your other schedules. A	dy included in Part 1. If more ut the Continuation Page of
Yes. 4. List all of younsecured of than one crepart 2. 4.1 Bank Nonprior	our nonpriority unsecured cl laim, list the creditor separatel ditor holds a particular claim, li	part. Submit this form to the court with your other schedules. It is a creditor to the creditor who holds each claim. If a creditor has mo y for each claim. For each claim listed, identify what type of claim it is. Do not list claims alreatist the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill or	dy included in Part 1. If more ut the Continuation Page of
Yes. 4. List all of younsecured of than one crepart 2. 4.1 Bank Nonprice P.O. E EI Pas	our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list of America ority Creditor's Name Box 982235	part. Submit this form to the court with your other schedules. laims in the alphabetical order of the creditor who holds each claim. If a creditor has mo y for each claim. For each claim listed, identify what type of claim it is. Do not list claims alreatist the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill of the creditors. Last 4 digits of account number	dy included in Part 1. If more ut the Continuation Page of
Yes. 4. List all of younsecured of than one cre Part 2. 4.1 Bank Nonprice P.O. E EI Pas Number	our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list of America ority Creditor's Name 3ox 982235 or Street City State Zip Code	part. Submit this form to the court with your other schedules. laims in the alphabetical order of the creditor who holds each claim. If a creditor has mo y for each claim. For each claim listed, identify what type of claim it is. Do not list claims alreatist the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill of the creditors. Last 4 digits of account number	dy included in Part 1. If more ut the Continuation Page of
Yes. 4. List all of you unsecured of than one cre Part 2. 4.1 Bank Nonpric P.O. E EI Pas Number Who in-	our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list the creditor's name Of America ority Creditor's Name Box 982235 sso, TX 79998-2235 r Street City State Zip Code curred the debt? Check one.	part. Submit this form to the court with your other schedules. laims in the alphabetical order of the creditor who holds each claim. If a creditor has mo y for each claim. For each claim listed, identify what type of claim it is. Do not list claims alreatist the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill of last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply	dy included in Part 1. If more ut the Continuation Page of
Yes. 4. List all of younsecured of than one cree Part 2. 4.1 Bank Nonprice P.O. E EI Pas Number Who in Deb	our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list the creditor separately ditor holds a particular claim, list of America ority Creditor's Name Box 982235 or TX 79998-2235 or Street City State Zip Code curred the debt? Check one. tor 1 only	laims in the alphabetical order of the creditor who holds each claim. If a creditor has moly for each claim. For each claim listed, identify what type of claim it is. Do not list claims alreatist the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill of the claim was the debt incurred? When was the debt incurred? As of the date you file, the claim is: Check all that apply	dy included in Part 1. If more ut the Continuation Page of
Yes. 4. List all of younsecured of than one crepart 2. 4.1 Bank Nonprice P.O. E EI Pas Number Who in Deb	our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list the creditor separately ditor holds a particular claim, list of the control of the creditor's Name Box 982235 aso, TX 79998-2235 aso, TX 79988-2235 aso, TX 7998-2235 aso, TX 7998-	part. Submit this form to the court with your other schedules. laims in the alphabetical order of the creditor who holds each claim. If a creditor has mo y for each claim. For each claim listed, identify what type of claim it is. Do not list claims alreatist the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill of last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply	dy included in Part 1. If more ut the Continuation Page of
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Yes. 4. List all of you unsecured of than one cre Part 2. 4.1 Bank Nonpric P.O. E EI Pas Number Who in Deb	our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list the creditor separately ditor holds a particular claim, list of the control of the creditor's Name Box 982235 aso, TX 79998-2235 aso, TX 79988-2235 aso, TX 7998-2235 aso, TX 7998-	part. Submit this form to the court with your other schedules. Saims in the alphabetical order of the creditor who holds each claim. If a creditor has mo y for each claim. For each claim listed, identify what type of claim it is. Do not list claims alreatist the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill of the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill of the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill of the other was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Disputed Type of NONPRIORITY unsecured claim:	dy included in Part 1. If more ut the Continuation Page of
Yes. 4. List all of you unsecured cothan one cre Part 2. 4.1 Bank Nonprice P.O. E EI Pas Number Who in Deb Deb Deb At le	Our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list the creditor's exparately ditor holds a particular claim, list of the claim	part. Submit this form to the court with your other schedules. State Countingent Countingent	dy included in Part 1. If more ut the Continuation Page of Total claim Unknown
Yes. 4. List all of you unsecured of than one cre Part 2. 4.1 Bank Nonpric P.O. E EI Pas Number Who in: Deb Deb At le	Our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list the creditor's separately ditor holds a particular claim, list of the claim is on the claim in the claim is on the claim in the claim is for a comment of the claim is claim.	part. Submit this form to the court with your other schedules. A A Countingent Contingent Continge	dy included in Part 1. If more ut the Continuation Page of Total claim Unknown
Yes. 4. List all of younsecured of than one crepart 2. 4.1 Bank Nonprice P.O. E EI Pas Number Who in Deb Deb At lee debt Is the c	Our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list the creditor separately ditor holds a particular claim, list Of America Ority Creditor's Name Box 982235 SSO, TX 79998-2235 To Street City State Zip Code curred the debt? Check one. tor 1 only tor 2 only tor 1 and Debtor 2 only east one of the debtors and and	part. Submit this form to the court with your other schedules. Student loans Contingent C	dy included in Part 1. If more ut the Continuation Page of Total claim Unknown
Yes. 4. List all of you unsecured of than one cre Part 2. 4.1 Bank Nonpric P.O. E EI Pas Number Who in Deb Deb At le	Our nonpriority unsecured claim, list the creditor separately ditor holds a particular claim, list the creditor's separately ditor holds a particular claim, list of the claim is on the claim in the claim is on the claim in the claim is for a comment of the claim is claim.	part. Submit this form to the court with your other schedules. A A Countingent Contingent Continge	dy included in Part 1. If more ut the Continuation Page of Total claim Unknown

Best Case Bankruptcy

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Debto	Troy Maurice Thompson	Case number (if known)	
4.2	Cbcs Nonpriority Creditor's Name P.O. Box 2589	Last 4 digits of account number 179 When was the debt incurred?	\$572.40
	Columbus, OH 43216-3250	The was the dest meaned:	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Comcast	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 1701 Jfk Blvd	When was the debt incurred?	
	Philadelphia, PA 19103	Which was the dest incurred:	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.4	Credit Acceptance	Last 4 digits of account number 2018	\$12,021.26
	Nonpriority Creditor's Name 25505 West Tweleve Mile Road Southfield, MI 48034	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

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Debtor	Troy Maurice Thompson	Case number (if known)	
4.5	HK INSURANCE SERVICES INC Nonpriority Creditor's Name	Last 4 digits of account number 2017	\$2,282.00
	214 E LEXINGTON STREET Baltimore, MD 21202	When was the debt incurred?	
-	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ _{No}	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other Specify	
	Lab Corp	Last 4 digits of account number 623	\$72.31
	Nonpriority Creditor's Name P O Box 2240 Burlington, NC 27216	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	ls the claim subject to offset? —	report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
	Lca	Last 4 digits of account number 315	\$23.92
	Nonpriority Creditor's Name Po Box 2240 Burlington, NC 27216-2240	When was the debt incurred?	
_	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
•	debt s the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

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Debtor	1 Troy Maurice Thompson	Case number (if known)	
4.8	M & T Bank	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 1100 Wehrle Drive Williamsville, NY 14221	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not	
	No	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.9	Mecu	Last 4 digits of account number 4580	\$1,444.00
	Nonpriority Creditor's Name 7 East Redwood Street Baltimore, MD 21202	When was the debt incurred?	
-	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.1	Urban Phoenix Properties	Last 4 digits of account number 2018	\$325.26
	Nonpriority Creditor's Name 35 S Stricker Street	When was the debt incurred?	,
_	Baltimore, MD 21223		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
	55	— Other, Specify	

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Debtor 1 T	roy Mau	rice Thompson		Case nu	mber (if known)	
4.1 WE	LLS FAF	RGO BANK	Last 4 digits of account num	ber		Unknown
Nonp		ditor's Name	When was the debt incurred?			
Num		59107 City State Zip Code the debt? Check one.	As of the date you file, the cl	aim is: Check	all that apply	
_			По :: - (
_	Debtor 1 onl	•	☐ Contingent			
_	Debtor 2 only		☐ Unliquidated			
	Debtor 1 and	d Debtor 2 only	☐ Disputed			
	At least one	of the debtors and another	Type of NONPRIORITY unsec	curea ciaim:		
		s claim is for a community	☐ Student loans			an that you did not
debt Is the		bject to offset?	Obligations arising out of a report as priority claims	separation agr	eement or divort	e that you did not
■ N		•	Debts to pension or profit-s	haring plans, a	nd other similar	debts
□ Y			Other. Specify			
					-	
Part 3: L	ist Others	s to Be Notified About a De	bt That You Already Listed			
is trying to have more	collect fro than one c	m you for a debt you owe to s	omeone else, list the original credit at you listed in Parts 1 or 2, list the or submit this page.	tor in Parts 1 o additional cre	or 2, then list the editors here. If y	s 1 or 2. For example, if a collection agency e collection agency here. Similarly, if you ou do not have additional persons to be
Name and Ad	ddress		On which entry in Part 1 or Part 2 did	•	-	prity Unsecured Claims
Bge P O Box 1	1475		Line 4.2 of (Check one):			onty Unsecured Claims
Baltimore,		203		■ Paπ 2: 0	reditors with No	nprionty Unsecured Claims
	•		Last 4 digits of account number			
Name and Ad	ddress		On which entry in Part 1 or Part 2 did	you list the or	iginal creditor?	
chex syste			Line 4.11 of (Check one):	☐ Part 1: (Creditors with Pri	ority Unsecured Claims
7805 huds				Part 2: 0	Creditors with No	npriority Unsecured Claims
Saint Paul	I, MN 551	125	Last 4 digits of account number			
Name and Ad	dress		On which entry in Part 1 or Part 2 did	d vou list the or	iginal creditor?	
FRIEDMAI		ERY	Line 4.5 of (Check one):			ority Unsecured Claims
100 OWIN	IGS COU	IRT		■ Part 2: 0	Creditors with No	npriority Unsecured Claims
SUITE 4	MD	24426				
Reistersto	own, MD	21136	Last 4 digits of account number	20	17	
Name and Ad			On which entry in Part 1 or Part 2 did	t you list the o	iginal creditor?	
Name and Ad Glick, Jam			Line 4.4 of (Check one):	·	•	ority Unsecured Claims
4 Reservo		, 2nd Flr		■ Part 2: 0	Creditors with No	npriority Unsecured Claims
Baltimore,	, MD 212	208	Last 4 digits of account number			
			East 4 digits of account flumber		118	ay and a second an
Name and Ad	ddress		On which entry in Part 1 or Part 2 did	d you list the o	riginal creditor?	
Sagal, Sta			Line 4.10 of (Check one):	☐ Part 1: (Creditors with Pri	ority Unsecured Claims
600 Washi				Part 2: 0	Creditors with No	npriority Unsecured Claims
Towson, M	WID 2120	4	Last 4 digits of account number	20	18	
					_	N/A
Part 4: A	Add the A	mounts for Each Type of L	Insecured Claim			
	mounts of	certain types of unsecured cl		ical reporting	purposes only.	28 U.S.C. §159. Add the amounts for each
					Tot	al Claim
	6a.	Domestic support obligation	ns	6a.	\$	0.00
Total					- 	
claims from Part 1	6b.	Taxes and certain other deb	ts you owe the government	6b.	\$	0.00
	6c.		I injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority ur	secured claims. Write that amount he	ere. 6d.	\$	0.00

Official Form 106 E/F

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Debtor 1 Troy Maurice Thompson

Case number (if known)

	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
Total	6f.	Student loans	6f.	\$	Total Claim 0.00
claims from Part 2	6g. 6h.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6g. 6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	* — * _	0.00 16,741.15
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	16,741.15

		Case	19-25253	Doc 1 F	filed 11/15/19	Page 25 of	44	
Fill ir	n this infor	mation to identify your	case:					
Debte	or 1	Troy Maurice Tho	mpson]	
		First Name	Middle Nar	ne	Last Name			
Debte (Spous	or 2 se if, filing)	First Name	Middle Nar	ne	Last Name			
Unite	ed States Ba	ankruptcy Court for the:	DISTRICT OF	MARYLAND				
Case (if know	e number _ wn)			<u>, , , , , , , , , , , , , , , , , , , </u>				Check if this is an amended filing
Sch	nedule	orm 106G G: Executor						12/15
inform	nation. If m	and accurate as possib lore space is needed, c s, write your name and	opy the addition	nal page, fill it				
I	No. Chec	e any executory contra ok this box and file this fo in all of the information be	rm with the cou	rt with your other		-	-	
е		tely each person or cor ent, vehicle lease, cell p ed leases.						
	Person or	company with whom you	ou have the co	ntract or lease	State what the	e contract or lease	is for	e de la companya del companya de la companya del companya de la co
2.1	Name							
	Number	Street						
	City		State	ZIP Code	-			
2.2	Nome							
	Name							
	Number	Street						
	City	4-10-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	State	ZIP Code			-	
2.3	Name							
	Number	Street						
2.4	City		State	ZIP Code				
,	Name							
	Number	Street		,				
	City		State	ZIP Code				
2.5	Name		<u> </u>					
	Number	Street						

City

ZIP Code

State

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	Case	19-20200 DOC 1	1 1160 1 1/13/1	9 1 age 20 01 44	
Fill in this	information to identify your	case:			
Debtor 1	Troy Maurice The	ompson			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	DISTRICT OF MARYLA	ND		
Case numb	ner.				
Case numb (if known)					☐ Check if this is an
	4-7				amended filing
O.C	E 40011				
	Form 106H				
Sched	ule H: Your Cod	lebtors			12/15
people are	are people or entities who a filing together, both are equ	ially responsible for supp	olying correct informat	ion. If more space is neede	ed, copy the Additional Page,
	nd number the entries in the and case number (if known			o this page. On the top of a	any Additional Pages, write
1. Do y	ou have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.	
-					
■ No □ Yes					
□ tes					
2. With	nin the last 8 years, have yo	u lived in a community p	roperty state or territor	y? (Community property sta	tes and territories include
Arizona	a, California, Idaho, Louisiana	i, Nevada, New Mexico, Pt	ieπo Rico, Texas, vvasn	ington, and vvisconsin.)	
■ No.	Go to line 3.				
	. Did your spouse, former spo	use, or legal equivalent liv	e with you at the time?		
	,	,	•		
3 In Colu	ump 1 list all of your codeb	tore. Do not include you	enouse as a codebtor	r if vour enouse is filing wif	th you. List the person shown
in line	2 again as a codebtor only	if that person is a guarar	tor or cosigner. Make	sure you have listed the cr	editor on Schedule D (Official
	106D), Schedule E/F (Officia Numn 2.	I Form 106E/F), or Sched	ule G (Official Form 10	96G). Use Schedule D, Sch	edule E/F, or Schedule G to fill
out Co	numn 2.				
	Column 1: Your codebtor lame, Number, Street, City, State and 2	?IP Code		Column 2: The credito Check all schedules the	r to whom you owe the debt
* *	raine, rediriber, bureer, buy, brace and z	in Code of the state		Check all schedules the	at appriy.
3.1				☐ Schedule D, line	
<u> </u>	Name			☐ Schedule E/F, line	
				☐ Schedule G, line _	
-	Number Street			_	
(City	State	ZIP Code		
				Пол	
3.2	Name			Schedule D, line	
'				☐ Schedule E/F, line ☐ Schedule G, line _	
_				— Golledule G, IIIIe _	
	Number Street City	State	ZIP Code		
,	On,	Julio			

5 111	in this information to id-	entify your ca	950°							
			e Thompson							
1	otor 2 ouse, if filing)									
Uni	ited States Bankruptcy	Court for the:	DISTRICT OF MARY	LAND						
	se number nown)			-			Check if this is An amende A supplement	ed filing ent showin	ng postpetitior	
0	fficial Form 10	061					MM / DD/ Y		ollowing date.	•
_	chedule I: Yo		ome				IVIIVI / DD/ 1	111		12/1
spo atta	use. If you are separa	ted and you this form. (are married and not filir r spouse is not filing wi On the top of any additi	ith you, do not include	e infor	mation a	about your spo	ouse. If m	ore space is	needed,
1.	Fill in your employminformation.	nent		Debtor 1			Debtor 2	or non-f	iling spouse	77 Ave.
	If you have more than		Employment status	■ Employed			☐ Empl	oyed		
	information about add employers.	•	Employment status	☐ Not employed			☐ Not e	☐ Not employed		
	Include part-time, sea	asonal or	Occupation	Park Steward						
	self-employed work.	2001101, 01	Employer's name	Midtown Special						
	Occupation may inclu or homemaker, if it ap		Employer's address	1120 N Charles S Ste 230 Baltimore, MD 21						
			How long employed ti	here? 10 Years	i					
Par	t 2: Give Details	s About Mon	thly Income							
	mate monthly income		ite you file this form. If y	you have nothing to rep	ort for	any line,	, write \$0 in the	space. In	clude your no	n-filing
	u or your non-filing spo e space, attach a separ		re than one employer, co	embine the information	for all e	employe	rs for that perso	n on the li	ines below. If	you need
						Fo	r Debtor 1		btor 2 or ing spouse	
2.			y, and commissions (be alculate what the monthly		2.	\$	3,229.01	\$	N/A	-
3.	Estimate and list mo	onthly overti	me pay.		3.	+\$	0.00	+\$	N/A	-
4.	Calculate gross inco	ome. Add lin	e 2 + line 3.		4.	\$	3,229.01	\$	N/A	

Official Form 106I Schedule I: Your Income page 1

Deb	tor 1	Troy Maurice Thompson		C	ase number (if known)				
	Conv	y line 4 here	4.	1	For Debtor 1 3,229.01	000000000000000000000000000000000000000	Debtor filing s		***
5.		all payroll deductions:			0,220.01	*		147	<u>. </u>
٥.	5a.	Tax, Medicare, and Social Security deductions	5a.		\$ 0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.		\$ 0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$ 0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	. :	\$ 0.00	\$		N/A	
	5e.	Insurance	5e.	. :	\$ 0.00	\$		N/A	_
	5f.	Domestic support obligations	5f.	;	\$ 0.00	\$		N/A	- \.
	5g.	Union dues	5g.		0.00	\$		N/A	<u> </u>
	5h.	Other deductions. Specify: TAXES	_ 5h. _		\$463.82_ ⁻			N/A	_
		Deductions	_	,	560.04	\$		N/A	<u>. </u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,023.86	\$		N/A	<u>.</u>
7.	Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,205.15	\$	·	N/A	
8.	List a 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	•	\$ 0.00	\$		N/A	
	8b.	Interest and dividends	8b.		0.00	*—		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.			* \$			_
	8d.	Unemployment compensation	8d.		0.00	\$		N/A N/A	
	8e.	Social Security	8e.		0.00	*—		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		0.00	\$		N/A	<u></u>
	8g.	Pension or retirement income	8g.		0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8h. 	+ {	0.00	+ \$		N/A	<u>-</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$		N/	A
10	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$	2.205.15 + \$		N/A	= \$	2 205 45
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		-	2,205.15 + \$_		IVA	_	2,205.15
11.	Include other	e all other regular contributions to the expenses that you list in Schedule of de contributions from an unmarried partner, members of your household, your of friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not a sify:	depe		•		chedule 11.		0.00
12.	Add Write appli	the amount in the last column of line 10 to the amount in line 11. The result that amount on the Summary of Schedules and Statistical Summary of Certaines	ult is t n <i>Liat</i>	the o	combined monthly in es and Related <i>Data,</i>	come. if it	12.	\$	2,205.15
								Combi	
13.	Do y∈	ou expect an increase or decrease within the year after you file this form?	>					month	ly income
	_	Yes. Explain:							

Official Form 106I

Debtor 1 Troy Maurice Thompson	Filli	n this information to identify yo	ur case:					
Debitor 2 ((Spouse, if filling) A a memeded filling A supplement showing postpetition chapter 13 expenses as of the following date: MM / DD / YYYY Schedule J: Your Expenses Schedule J: Your Household Schedule J: Your Schedule J: Your Schedule J: Your Schedule J: Yes Schedule J: Your Expenses Schedule J: Your Income Yes Schedule J: Your Schedule J: Your Expenses Schedule J: Your Expenses Schedule J: Your Schedule J: Your Income Your expenses	Debi	or 1 Troy Maurice	. Thomp	son		Che	ck if this is:	
Spouse, if filling United States Bankruptcy Court for the DISTRICT OF MARYLAND							•	ing poetpetition chapter
Official Form 106J Schedule J: Your Expenses 22/1 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. 221 Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Deep Debtor 2 live in a separate household? No. Go to line 2. Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for each dependent. Debtor 2. Do not state the dependents names. Child 3 Yes. Child 6 Yes. No. Ochild 3 Yes. Child 3 Yes. No. Ochild No. Ochild 3. Ochild No. Ochild Yes. Perior Estimate Your Ongoing Monthly Expenses Estimate Your Ongoing Monthly Expenses Estimate Your of Active the barkruptor is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4b. S. 0.000 4c. Home maintenance, repair, and upkeep expenses 4d. S. 0.000	1					Ц		
Official Form 106J Schedule J: Your Expenses 12/1 Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Tat Describe Your Household	Unite	ed States Bankruptcy Court for the:	DISTRI	CT OF MARYLAND			MM / DD / YYYY	
Official Form 106J Schedule J: Your Expenses 12/1 Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Tat Describe Your Household								
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Text Describe Your Household								
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. 3	Of	ficial Form 106J						
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. 3	Sc	hedule J: Your	Exper	nses				12/1
1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No. Go to line 2. Do you have dependents? In local Form 106J-2, Expenses for Separate Household of Debtor 2. Do not list Debtor 1 and Pyes. Fill out this information for Debtor 1 or Debtor 2. Do not state the dependents names. Child 3 Dependent's relationship to Dependent's age Dependent live with you? No. Ghild 3 No. Yes Child 6 Pyes No. Yes 3. Do your expenses include expenses of people other than yourself and your dependents? Yes No. Yes 3. Do your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 1 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 1 If not included in line 4: 4a. Real estate taxes 4a. \$ 0.00 4b. Property, homeowner's, or renter's insurance 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 Add. Homeowner's association or condominium dues	Be info	as complete and accurate as ormation. If more space is ne	possible eded, atta	. If two married people ar ach another sheet to this	e filing together, both form. On the top of any	are equ y addit	ually responsible fo ional pages, write y	or supplying correct our name and case
No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Go to line 2. Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents? No Do not list Debtor 1 and Debtor 1 and Debtor 2. Do not state the dependents names. Child Child 3 Yes. Child 3 Yes. Child 3 Yes. No Child 3 Yes. No Yes No Yes No Yes Include expenses include expenses as of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate Your Ongoing Monthly Expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 1 1 1 1 1 1 1 1 1 1 1 1 1		The state of the s	hold					
Yes. Does Debtor 2 live in a separate household? No	١.							
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents?			in a separ	ate household?				
2. Do you have dependents?		□ No						
Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Child 3 No No No No No No No		☐ Yes. Debtor 2 mus	st file Offic	ial Form 106J-2, Expenses	for Separate Household	d of De	btor 2.	
Debtor 2. Do not state the dependents names. Child Child 3 Yes Child 3 Yes Child 6 Yes No No Child 6 Yes No Yes The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues No And	2.	Do you have dependents?	□ No					
Do not state the dependents names. Child 3 Yes No No No No Yes Yes No Yes Yes No Yes Yes No Yes Ye			Yes.			hip to	•	
Child 3		Do not state the						□ No
Child Ch					Child		3	
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. S 0.00 4d. Homeowner's association or condominium dues 4d. S 0.00 4d. S 0.000					Child		6	=
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 0.00 4b. \$ 0.00 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues					Ciliu			_ :
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. \$ 0.00 4d. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues								— ···•
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Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Soloo 4d. Homeowner's association or condominium dues] Yes				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I</i> : Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues		yoursen and your depende						
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106l.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues Your expenses 4. \$ 985.00 4. \$ 0.00 4c. \$ 0.00 4d. \$ 0.00 4d. \$ 0.00	Est	imate your expenses as of y enses as of a date after the	our bankı	ruptcy filing date unless v	you are using this form plemental Schedule J,	as a s check	upplement in a Cha the box at the top o	apter 13 case to report of the form and fill in the
payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4. \$ 0.00 4b. \$ 0.00 4c. \$ 0.00 4d. \$ 0.00	the	value of such assistance an	non-cash d have in	government assistance i cluded it on <i>Schedule I:</i> \text{}	if you know Your Income		Your exp	enses :
4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 4d. \$ 0.00 4d. \$ 0.00	4.	The rental or home owners payments and any rent for the	ship expe	nses for your residence. I or lot.	Include first mortgage	4.	\$	985.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 4d. \$ 0.00		If not included in line 4:						
4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 0.00								
4d. Homeowner's association or condominium dues 4d. \$ 0.00								
	_				ome equity loans			

ebtor 1 Troy Mau	urice Thompson	Case num	nber (if known)	
Utilities:				
	heat, natural gas	6a.	\$	180.00
· · · · · · · · · · · · · · · · · · ·	ver, garbage collection	6b.	·	40.00
·	e, cell phone, Internet, satellite, and cable services	6c.	·	
6d. Other. Spe		6d.	· <u> </u>	91.00
	-			0.00
	ekeeping supplies	7.	·	475.00
	hildren's education costs	8.	· -	0.00
- '	ry, and dry cleaning	9.	\$	140.00
	roducts and services	10.	\$	150.00
Medical and der		11.	\$	75.00
	Include gas, maintenance, bus or train fare.	12.	\$	182.00
Do not include ca	• •		·	
· ·	clubs, recreation, newspapers, magazines, and books	13.		100.00
	ributions and religious donations	14.	\$	0.00
Insurance. Do not include in	surance deducted from your pay or included in lines 4 or 20.			
15a. Life insura		15a.	\$	0.00
15b. Health insu		15a. 15b.		0.00
			`	0.00
15c. Vehicle ins		15c.		0.00
15d. Other insu		15d.	\$	0.00
	clude taxes deducted from your pay or included in lines 4 or		•	
Specify:		16.	5	0.00
Installment or le		17a.	¢	0.00
17a. Car payme			·	0.00
17b. Car payme		17b.	*	0.00
17c. Other. Spe		17c.		0.00
17d. Other. Spe		17d.	\$	0.00
	of alimony, maintenance, and support that you did not re		e	0.00
	your pay on line 5, Schedule I, Your Income (Official Form	n 1061).	· -	
Specify:	you make to support others who do not live with you.	19.	\$	0.00
· · · —	erty expenses not included in lines 4 or 5 of this form or		our Income	
	on other property	on <i>Scriedule I: 1</i> 70 20a.		0.00
20b. Real estate		20a. 20b.		0.00
			· · ·	0.00
	nomeowner's, or renter's insurance	20c.	'	0.00
	ce, repair, and upkeep expenses	20d.	·	0.00
	er's association or condominium dues	20e.		0.00
Other: Specify:		21.	+\$	0.00
Calculate your n	nonthly expenses			
22a. Add lines 4			\$	2,418.00
	2 (monthly expenses for Debtor 2), if any, from Official Form	106.1-2	\$	2,710.00
		1000-2	I	
ZZC. Add line 22a	and 22b. The result is your monthly expenses.		\$	2,418.00
Calculate your n	nonthly net income.			
	12 (your combined monthly income) from Schedule I.	23a.	\$	2,205.15
	monthly expenses from line 22c above.	23b.	·	2,418.00
1,7,7	•	_ ·	· -	<u></u>
23c. Subtract yo	our monthly expenses from your monthly income.			***
	is your monthly net income.	23c.	\$	-212.85
_		_		
Do you expect a	in increase or decrease in your expenses within the year	after you file this	form?	
	u expect to finish paying for your car loan within the year or do you ex erms of your mortgage?	pect your mortgage	payment to increase	or decrease because of
	onio or your mortgage:			
No.				
☐ Yes.	Explain here:			

Fill in this infor	mation to identify your	case:		
Debtor 1	Troy Maurice Th	ompson		373 V. 184.
	First Name	Middle Name	Last Name	************************************
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	DISTRICT OF MARYLA	ND	
case number				
f known)				☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below			
Did yo	ou pay or agree to pay	someone who is NOT an attorney to	help you fill out bankrupto	cy forms?
	lo			
■ Y	es. Name of person	Andrea Scott		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
	penalty of perjury, I d ey are true and correc	eclare that I have read the summary a ct.	and schedules filed with th	is declaration and
	oy Maurice Thomps gnature of Debtor 1	son	X Signature of Debtor 2	
Da	te November 12, 2	2019	Date	

Fill	l in th	nis inform	ation to identify you	r case:			
De	btor 1	1	Troy Maurice Th	ompson Middle Name	Last Name		
	btor 2 ouse if,	_	First Name	Middle Name	Last Name		:
Un	ited S	States Ban	kruptcy Court for the:	DISTRICT OF MARYLAN	ND		
	se nu nown)	ımber					☐ Check if this is an amended filing
			m 107 of Financial	Affairs for Indivi	duals Filing f	or Bankruptcy	4/19
info	rmat	ion. If mo (if known) —	ore space is needed,). Answer every ques		this form. On the top	oth are equally responsible of any additional pages,	e for supplying correct write your name and case
Pai	rt 1:	Give De	etails About Your Ma	rital Status and Where You	Lived Before		V 11 U
1.	Wha	at is your	current marital statu	s?			
		Married Not marri	ied				
2.	Duri	ing the las	st 3 years, have you	lived anywhere other than	where you live now?		
		No Yes. List	all of the places you li	ved in the last 3 years. Do no	ot include where you li	ve now.	
	Del	otor 1 Pric	or Address:	Dates Debtor 1 lived there	Debtor 2 Pr	ior Address:	Dates Debtor 2 lived there
3 . state	With es and	nin the las d territorie	s t 8 years, did you ev s include Arizona, Cal	er live with a spouse or leg ifornia, Idaho, Louisiana, Ne	gal equivalent in a co vada, New Mexico, Pu	mmunity property state or erto Rico, Texas, Washingt	r territory? (Community property on and Wisconsin.)
		No Yes. Mak	e sure you fill out <i>Sch</i>	edule H: Your Codebtors (O	fficial Form 106H).		
Par	t 2	Explain	the Sources of Your	Income			
4.	Fill in	n the total	amount of income you	ployment or from operating received from all jobs and a have income that you received	all businesses, includin	g part-time activities.	ous calendar years?
		No Yes. Fill i	n the details.				
				Debtor 1		Debtor 2	
				Sources of income Check all that apply.	Gross income (before deductions exclusions)	Sources of incom	

Case number (if known)

5.	Did	vou r	eceive anv	other incom	ne durina th	his vear or the t	wo previo:	ıs calendar vears	?			
	Incl and	ude ind other	come regard public bene	dless of whe	ther that inc ; pensions;	ome is taxable. E rental income; in	xamples o terest; divid	f <i>other income</i> are dends; money colle	alimony; child supp ected from lawsuits; only once under D	rovalties: and	ecurity, unemplo d gambling and	yment, lottery
	List	each s	source and	the gross inc	ome from e	ach source sepa	rately. Do ı	not include income	that you listed in lin	ne 4.		
		No										
		Yes.	Fill in the de	etails.								
					Debtor 1 Sources Describe	of income	each (befor	s income from source re deductions and sions)	Debtor 2 Sources of inc Describe below		Gross incom (before deduc and exclusion	tions
Pa	rt 3:	List	Certain Pa	ayments You	ı Made Bef	ore You Filed fo	r Bankrup	tcy	We man	110 V	V 3/10 ·	
6.	Are	eithei No.	Neither D	ebtor 1 nor	Debtor 2 ha	rimarily consum as primarily con family, or housel	sumer det	ots. Consumer deb	ots are defined in 11	U.S.C. § 101	(8) as "incurred	by an
			During the No.			d for bankruptcy,	did you pa	y any creditor a tot	al of \$6,825* or mo	re?		
			□ Yes	paid that c	each creditor	not include paym	ents for do	mestic support obli	in one or more pay igations, such as ch	ments and th	e total amount y nd alimony. Also	o, do
	not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.											
		Yes.				e primarily consider for bankruptcy,			al of \$600 or more?	,		
			■ No.	Go to line	7.							
			□ _{Yes}	include pa	each credito yments for o r this bankro	domestic support	aid a total obligations	of \$600 or more an s, such as child sup	nd the total amount oport and alimony. <i>I</i>	you paid that Also, do not in	creditor. Do not clude payments	s to an
	Cre	ditor'	s Name and	d Address		Dates of payn	nent	Total amount paid	Amount you still owe	Was this pa	ayment for	
7.	Insid of w	ders in hich yo siness	clude your r ou are an of	elatives; any ficer, directo	general pa r, person in	rtners; relatives of control, or owner	of any gene of 20% or	eral partners; partners more of their votin	owed anyone who erships of which yo g securities; and ar c support obligation	u are a genera ny managing a	al partner; corpo	orations one for
		No										
		Yes. I	List all payn	nents to an ir	nsider.							
		ider's	Name and	Address		Dates of paym	ent	Total amount paid	Amount you still owe	Reason for	this payment	
3.	insi	der?				cy, did you make igned by an insid		nents or transfer a	any property on a	count of a d	ebt that benefi	ted an
		No Yes I	ist all navn	nents to an ir	sider							
			Name and		ioluci	Dates of paym	ent	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name	ä.

Case number (if known) **Troy Maurice Thompson** Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took **Date action was Amount** taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No П Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

lost

how the loss occurred

loss

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)

Last 4 digits of account number Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer

Case number (if known)

De	btor 1 Troy Maurice Thompson		Case number (if known)	

21.	Do you now have, or did you have within 1 year cash, or other valuables?	r before you filed for bankruptcy, a	ny safe deposit box or other deposi	tory for securities,
	■ No			
	☐ Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or p	lace other than your home within 1	l year before you filed for bankrupto	y?
	■ No			
	Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City,	Describe the contents	Do you still have it?
		State and ZIP Code)		
Pa	t 9: Identify Property You Hold or Control for	Someone Else	· · · · · · · · · · · · · · · · · · ·	
23.	Do you hold or control any property that some for someone.	one else owns? Include any proper	rty you borrowed from, are storing f	or, or hold in trust
	No			
	☐ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Pai	t 10: Give Details About Environmental Inform	ation		
For	the purpose of Part 10, the following definitions	apply:		
_	5	1		
_	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, ground		
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	-	law, whether you now own, operate	, or utilize it or used
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic	substance,
Rep	ort all notices, releases, and proceedings that ye	ou know about, regardless of whe	n they occurred.	
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environ	nental law?
	■ No			
	☐ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No			
	☐ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Date of notice

Case 19-25253 Doc 1 Filed 11/15/19 Page 37 of 44 Debtor 1 Troy Maurice Thompson Case number (if known) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the **Case Number** Name Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Troy Maurice Thompson Signature of Debtor 1 Date November 12, 2019 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Statement of Financial Affairs for Individuals Filing for Bankruptcy

■ Yes. Name of Person Andrea Scott Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

	Chapte	er 7:	Liquidation	
_		\$245	filing fee	
		\$75	administrative fee	
	+	\$15	trustee surcharge	
		\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft.

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court District of Maryland

	Case No.	
Debtor(s)	Chapter	7
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ed list of creditors is true a	and correct to the best of	of his/her knowledge.
Troy Maurice Thompson	~~~	
_	ed list of creditors is true a	Debtor(s) Chapter ON OF CREDITOR MATRIX ed list of creditors is true and correct to the best of

Bank Of America P.O. Box 982235 El Passo, TX 79998-2235

Bge P O Box 1475 Baltimore, MD 21203

Cbcs P.O. Box 2589 Columbus, OH 43216-3250

chex systems
7805 hudson road, ste 100
Saint Paul, MN 55125

Comcast 1701 Jfk Blvd Philadelphia, PA 19103

Credit Acceptance 25505 West Tweleve Mile Road Southfield, MI 48034

FRIEDMAN, JEFFERY 100 OWINGS COURT SUITE 4 Reisterstown, MD 21136

Glick, Jamie 4 Reservoir Circle, 2nd Flr Baltimore, MD 21208

HK INSURANCE SERVICES INC 214 E LEXINGTON STREET Baltimore, MD 21202

Lab Corp P O Box 2240 Burlington, NC 27216

Lca Po Box 2240 Burlington, NC 27216-2240

M & T Bank 1100 Wehrle Drive Williamsville, NY 14221

Mecu 7 East Redwood Street Baltimore, MD 21202

Sagal, Staurt 600 Washington Ave, #300 Towson, MD 21204

Urban Phoenix Properties 35 S Stricker Street Baltimore, MD 21223

WELLS FARGO BANK P O BOX 31557 Billings, MT 59107